

**NOTE AND DISCLOSURE STATEMENT**

BORROWER NAME (Last - First - Middle Initial) AND ADDRESS (Street - City - State - Zip Code)

MARGARET SCHEMELIA  
808 MERCER STREET  
GLOUCESTER, NJ 08030

DATE

1-24-11

ACCOUNT NUMBER

NOTE NUMBER

2

CONTRACT NUMBER

REFERENCE NUMBER

MATURITY DATE

08/15/2030

In this agreement "you", "your", or "I" mean each person who signs this agreement. The credit union whose name appears above and anyone who takes this Note by transfer and is entitled to receive payments under this Note will be called the "Note Holder." The terms on page 2 are part of this agreement.

**TRUTH IN LENDING DISCLOSURE**

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Prepayment: If you pay off early you will not have to pay a penalty.
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid when you have made all payments as scheduled.	
6.99 %	\$66839.60	\$80000.00	\$146839.60	e means an estimate
Number of Payments	Amount of Payments	When Payments Are Due	Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the credit union. If you get the insurance from the credit union you will pay \$	
234	\$ 625.00 Monthly	Beginning 02/15/2011		
Your Payment Schedule will be:	1 \$ 589.60	08/15/2030		

**Security:** You are giving a security interest in your real estate. You are giving a security interest in your shares and/or deposits in the credit union; and ☐ the goods/property being purchased; ☐ Other (Describe)

**Late Charge:**

An account that is delinquent 20 days or more will be charged a late charge of 20% of the interest due, minimum 5 cents.

**Itemization of the Amount Financed:** You have the right to receive at this time an itemization of the Amount Financed. ☐ You want an Itemization. ☐ You do not want an Itemization.

Filing Fees

\$ 0.00

See your contract documents for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

South Jersey Federal Credit Union

MARGARET SCHEMELIA

Date

**NOTE**

PROPERTY ADDRESS

CITY

STATE

ZIP CODE

808 MERCER ST

GLOUCESTER NJ 08030

**1. BORROWER'S PROMISE TO PAY** -- In return for a loan that I have received, I promise to pay U.S. \$80000.00 (this amount will be called "principal"), plus interest, to the order of the Lender. The Lender is

South Jersey Federal Credit Union

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note will be called the "Note Holder."

**2. INTEREST** -- I will pay interest at a yearly rate of 6.99%. Interest will be charged on that part of principal which has not been paid. Interest will be charged beginning on the date of this Note and continuing until the full amount of principal has been paid.

**3. PAYMENTS** -- I will pay principal and interest by making payments Monthly of U.S. \$ 625.00. I will make my payments beginning on 02/15/2011 and at the frequency stated earlier until I have paid all of the principal and interest and any other charges, described below, that I may owe under this Note. If, on 08/15/2030, I still owe amounts under this Note, I will pay all those amounts, in full, on that date. I will make my payments at

South Jersey Federal Credit Union  
1615 Hurffville Road  
Deptford, NJ 08096

or at a different place if required by the Note Holder.

**4. BORROWER'S FAILURE TO PAY AS REQUIRED** -- (A) Late Charge for Overdue Payments:

An account that is delinquent 20 days or more will be charged a late charge of 20% of the interest due, minimum 5 cents.

(B) **Notice From Note Holder:** If I do not pay the full amount of each monthly payment on time, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date I will be in default. That date must be at least 10 days after the date on which the notice is mailed to me or, if it is not mailed, 10 days after the date on which it is delivered to me.

(C) **Default:** If I do not pay the overdue amount by the date stated in the notice described in (B) above, I will be in default. If I am in default, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(D) **Payment of Note Holder's Costs and Expenses:** If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back for all of its costs and expenses to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**5. THIS NOTE SECURED BY A MORTGAGE OR DEED OF TRUST** -- In addition to the protections given to the Note Holder under this Note, a Mortgage or Deed of Trust, dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage or Deed of Trust describes how and under what conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

**6. BORROWER'S PAYMENTS BEFORE THEY ARE DUE** -- I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in a letter that I am doing so. A prepayment of all of the unpaid principal is known as a "full prepayment." A prepayment of only part of the unpaid principal is known as a "partial prepayment."

I may make a full prepayment or a partial prepayment without paying any penalty. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no delays in the due dates or changes in the amounts of my monthly payments unless the Note Holder agrees in writing to those delays or changes. I may make a full prepayment at any time. If I choose to make a partial prepayment, the Note Holder may require me to make the prepayment on the same day that one of my monthly payments is due. The Note Holder may also require that the amount of my partial prepayment be equal to the amount of principal that would have been part of my next one or more monthly payments.

**7. BORROWER'S WAIVERS** -- I waive my rights to require the Note Holder to do certain things. Those things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that amounts due have not been paid (known as "notice of dishonor"); (C) to obtain an official certification of nonpayment (known as a "protest"). Anyone else who agrees to keep the promises made in this Note, or who agrees to make payments to the Note Holder if I fail to keep my promises under this Note, or who signs this Note to transfer it to someone else also waives these rights. These persons are known as "guarantors, sureties and endorsers."

**8. GIVING OF NOTICES** -- Any notice that must be given to me under this Note will be given by delivering it or by mailing it by certified mail addressed to me at the Property Address above. A notice will be delivered or mailed to me at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by certified mail to the Note Holder at the address stated in Section 3 above. A notice will be mailed to the Note Holder at a different address if I am given a notice of that different address.

**9. RESPONSIBILITY OF PERSONS UNDER THIS NOTE** -- If more than one person signs this Note, each of us is fully and personally obligated to pay the full amount owed and to keep all of the promises made in this Note. Any guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to do these things. The Note Holder may enforce its rights under this Note against each of us individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note. Any person who takes over my rights or obligations under this Note will have all of my rights and must keep all of my promises made in this Note. Any person who takes over the rights or obligations of a guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to keep all of the promises made in this Note.

Borrower MARGARET SCHEMELIA

*Margaret J. Schemelia*

Borrower

X

Borrower

X

Borrower

X

## Notice of Right to Cancel

☐ **NOTICE OF YOUR RIGHT TO CANCEL - Open End**

☐ **ESTABLISHING AN ACCOUNT** The credit union has agreed to establish an open-end credit account for you, and you have agreed to give the credit union a (mortgage/deed of trust) (on/in) your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days after the latest of the following events:

1. the opening date of your account which is \_\_\_\_\_; or
2. the date you received your Truth in Lending disclosures; or
3. the date you received this notice of your right to cancel the account.

If you cancel the account, the (mortgage/deed of trust) (on/in) your home is also cancelled. Within 20 days of receiving your notice, the credit union must take the necessary steps to reflect the fact that the (mortgage/deed of trust) (on/in) your home has been cancelled. The credit union must return to you any money or property you have given to us or to anyone else in connection with the account.

You may keep any money or property the credit union has given you until the credit union has done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address shown below. If the credit union does not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

☐ **INCREASING THE SECURITY** You have agreed to increase the amount of the (mortgage/deed of trust) (on/in) your home that the credit union holds as security for your open-end credit account. You have a legal right under federal law to cancel the increase, without cost, within three business days after the latest of the following events:

1. the date of the increase in the security which is \_\_\_\_\_; or
2. the date you received your Truth in Lending disclosures; or
3. the date you received this notice of your right to cancel the increase in the security.

If you cancel the increase in the security, your cancellation will apply only to the increase in the amount of the (mortgage/deed of trust). It will not affect the amount you presently owe on your account, and it will not affect the (mortgage/deed of trust) the credit union already has (on/in) your home. Within 20 calendar days after the credit union receives your notice of cancellation, the credit union must take the necessary steps to reflect the fact that any increase in the (mortgage/deed of trust) (on/in) your home has been cancelled. The credit union must also return to you any money or property you have given the credit union or to anyone else in connection with this increase.

You may keep any money or property the credit union has given you until the credit union has done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address shown below. If the credit union does not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

☐ **INCREASING THE CREDIT LIMIT** The credit union has agreed to increase the credit limit on your open-end credit account. The credit union has a (mortgage/deed of trust) (on/in) your home as security for your account. Increasing the credit limit will increase the amount of the (mortgage/deed of trust) (on/in) your home. You have a legal right under federal law to cancel the increase in your credit limit, without cost, within three business days after the latest of the following events:

1. the date of the increase in your credit limit which is \_\_\_\_\_; or
2. the date you received your Truth in Lending disclosures; or
3. the date you received this notice of your right to cancel the increase in your credit limit.

If you cancel, your cancellation will apply only to the increase in your credit limit and to the (mortgage/deed of trust) that resulted from the increase in your credit limit. It will not affect the amount you presently owe, and it will not affect the (mortgage/deed of trust) the credit union already has (on/in) your home. Within 20 calendar days after the credit union receives your notice of cancellation, the credit union must take the necessary steps to reflect the fact that any increase in the (mortgage/deed of trust) (on/in) your home has been cancelled. The credit union must also return to you any money or property you have given to the credit union or to anyone else in connection with this increase.

You may keep any money or property the credit union has given you until the credit union does the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address shown below. If the credit union does not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

☒ **NOTICE OF YOUR RIGHT TO CANCEL - Closed End**

☒ **GENERAL RIGHT TO CANCEL** You are entering into a transaction that will result in a (mortgage/deed of trust) (on/in) your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

1. the date of the transaction which is 1/24/11; or
2. the date you received your Truth in Lending disclosures; or
3. the date you received this notice of your right to cancel.

If you cancel the transaction, the (mortgage/deed of trust) is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the (mortgage/deed of trust) (on/in) your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

☐ **REFINANCING RIGHT TO CANCEL (REFINANCING WITH ORIGINAL CREDITOR)** You are entering into a new transaction to increase the amount of credit provided to you. Your home is the security for this new transaction. You have a legal right under federal law to cancel the new transaction, without cost, within three business days from whichever of the following events occurs last:

1. the date of this new transaction, which is \_\_\_\_\_; or
2. the date you received your new Truth in Lending disclosures; or
3. the date you receive this notice of your right to cancel.

If you cancel this new transaction, it will not affect any amount that you presently owe. Your home is the security for that amount. Within 20 calendar days after we receive your notice of cancellation of this new transaction, we must take the steps necessary to reflect the fact that your home does not secure the increase of credit. We must also return any money you have given to us or anyone else in connection with this new transaction.

You may keep any money we have given you in this new transaction until we have done the things mentioned above, but you must then offer to return that money at the address below. If we do not take possession of the money within 20 calendar days of your offer, you may keep it without further obligation.

**HOW TO CANCEL**

If you decide to cancel the account/transaction designated above, you may do so by notifying the credit union in writing, at PO BOX 5530 DEPTFORD NJ 08096-5530

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify the credit union because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of (date) 1/27/11 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

**I WISH TO CANCEL**

☒

Borrower/Owner of Property \_\_\_\_\_

Date \_\_\_\_\_

**ACKNOWLEDGMENT OF RECEIPT**

You have received two copies of this Notice of Right to Cancel and one copy of the Truth in Lending Disclosures from the credit union and have read and understand them. If this transaction is to increase the amount of the Mortgage/Deed of Trust on/in your home or to increase your credit limit, you acknowledge that you received Truth in Lending Disclosures at the time the original account was established.

You know of no individual(s) not signing this statement who also lives in your home as their principal residence and has any kind of an ownership interest in that property.

MARGARET SCHEMELIA

☒ Margaret J Schemelia

Borrower/Owner of Property \_\_\_\_\_

Date \_\_\_\_\_

☒

Borrower/Owner of Property \_\_\_\_\_

Date \_\_\_\_\_

**STATEMENT OF NON-CANCELLATION (Optional Section)**

This section is optional:

If you decide NOT to cancel your account/transaction at the end of the three-day period described in the above Notice, please read, sign and date the following Statement. Please return this statement to the credit union at the address in the above Notice.

**Statement of Noncancellation** -- You have chosen not to cancel the account/transaction referenced in the above Notice. You understand that the credit union will allow you to receive funds in reliance on this statement.

You know of no individual(s) not signing this statement who also lives in your home as their principal residence and has any kind of ownership interest in that property.

☒

Borrower/Owner of Property \_\_\_\_\_

Date \_\_\_\_\_

☒

Borrower/Owner of Property \_\_\_\_\_

Date \_\_\_\_\_

**MORTGAGE**

Margaret Schemelia  
Borrower (s)

**TO**

South Jersey Federal Credit Union

**RETURN TO**

South Jersey Federal Credit Union  
1615 Hurffville Road  
PO Box 5530  
Deptford NJ 08096

**DATED:** January 24, 2011


To the County Officer of \_\_\_\_\_ County:  
This Mortgage having been paid in full, you are authorized to cancel same of  
record.

**Dated:** \_\_\_\_\_ **South Jersey Federal Credit Union**

**ATTEST:**

\_\_\_\_\_  
Secretary/Assistant Secretary

by: \_\_\_\_\_  
President/Vice President

  
CAMDEN COUNTY, NJ  
CAMDEN COUNTY CLERK'S OFFICE  
MTG-DR BOOK 09369 PG 0081  
RECORDED 02/03/2011 14:25:21  
FILE NUMBER 2011008554  
RCPT #: 967227; RECD BY: chrisr  
RECORDING FEES 70.00  
MARGINAL NOTATION 0.00

# MORTGAGE

Prepared By: Linda Maimone  
(Linda Maimone)

This Mortgage made on January 24, 2011 BETWEEN the borrower(s) Margaret Schemelia whose address is 808 Mercer St Gloucester NJ 08030 referred to as "I" and/or "Borrower" AND the Lender, South Jersey Federal Credit Union whose address is 1615 Hurffville Road, Deptford NJ, 08096 referred to as the "Lender".

If more than one Borrower signs this Mortgage, the word "I" shall mean each Borrower named above. The word "Lender" means the original Lender and anyone else who takes this Mortgage by transfer.

1. **NOTE OBLIGATION** - In exchange for the loan, which I have received, I promise to pay \$80,000.00 (called "Principal"), with interest in accordance with the terms of a Note dated January 24, 2011. The Note provides for monthly payments of \$625.00 with interest at an annual rate of 6.99% All terms of the Note are made part of the Mortgage.
2. **PROPERTY DESCRIPTION** - The property mortgaged to the Lender (called the "Property") is located in the City of Gloucester County of, Camden and the State of New Jersey, and has a street address of 808 Mercer St. The Property is also identified as Lot #5 Block #183, on the tax assessment map. The Property includes all buildings and other improvements that now are or will be located on the land, all fixtures, equipment, and personal property that now are or will be attached to or used with the land, buildings, and other improvements and all other rights which the Borrower now has or will acquire with regard to the land. The Legal description of the Property is: (See Attached Legal Description)
3. **SECURITY** - The purpose of this Mortgage is to give the Lender security for the payment of the Principal and Interest under the Note. The Borrower mortgages to the Lender the Property.
4. **DISCHARGE** - When the Borrower pays all amounts due under the Note and this Mortgage, the Lender's rights under the Note and this Mortgage shall end. At the request and expense of the Borrower, the Lender shall cancel this Mortgage of record.
5. **BORROWER'S OBLIGATIONS/REPRESENTATIONS** - I promise to do all the following:
  - (a) Comply with all of the terms of the Note and Mortgage.
  - (b) Make all payments required by the Note and Mortgage.
  - (c) I own and have the right to mortgage the Property to the Lender. I will defend my ownership of the property against any other person's claims.
  - (d) Pay all taxes, assessments and other governmental charges made against the Property. I shall not claim or be entitled to any credit against the Principal or Interest under the Note and this Mortgage for taxes paid on the Property.
  - (e) Maintain homeowner's adequate insurance on the Property on which the Lender's name will appear as loss payee. If required, I will secure flood insurance. I shall pay all premiums when due. I shall deliver the original policies and all renewals to the Lender if so required.

(f) All policies of insurance shall state that the insurance company cannot cancel or refuse to renew without at least 10 days notice to the Lender. All insurance proceeds shall be paid to the Lender. In case of loss or damage the Borrower shall promptly notify the insurance company and the Lender. The Borrower shall promptly (i) file a proof of loss with the insurance company and (ii) settle the claim. If not, the Lender may do so. The Lender may use the insurance proceeds received to (i) repair and restore the Property or (ii) reduce the principal. The Lender shall use any money left after the repair and restoration to reduce the principal. This shall not change the amounts or due dates of the monthly payments under the Note. The Lender shall pay to the Borrower any money left after paying the entire principal and interest.

(g) Keep the Property in good repair, neither damaging nor abandoning it.

(h) Use the Property as required by all laws, ordinances and other requirements of any governmental authority. I shall not use or allow the Property to be used for any illegal purpose.

6. **PAYMENTS BY LENDER** - The Lender may pay any of the following expenses of the Property when due if the Borrower does not: (a) real estate taxes, assessments, water charges, and sewer charges, (b) all other charges, (c) hazard insurance premiums, (d) repairs and maintenance, and (e) payments of claims against the property if necessary to protect the Lender's rights under this Mortgage. All payments made by the Lender shall be added to the Principal. The Borrower shall pay these amounts to the Lender on written demand. Interest shall be charged at the rate in the Note from the time of payment by the Lender.

7. **DEFAULT** - A default occurs when I break any of the promises I made in the Note and this Mortgage. Lender may declare a default if:

- (a) I do not make each payment required by the Note and Mortgage within 10 days after it should have been paid;
- (b) I do not perform every promise I made in the Note and Mortgage within 10 days after the Lender **notifies me in writing**;
- (c) Foreclosure proceedings are started against the Property;
- (d) I file a petition in Bankruptcy; and/or
- (e) Any change in the ownership of all or any part of the Property.

8. **ACCELERATION** - If a default is declared, the Lender has the right, called acceleration, to declare the entire unpaid principal and interest under the Note and this Mortgage due immediately. The Lender's failure to declare acceleration for any cause shall not prevent the Lender from declaring acceleration for any cause occurring at a later time.

9. **DEFAULT REMEDIES** - If the Lender declares acceleration, the Borrower shall immediately pay to the Lender the entire unpaid Principal and Interest due under the Note and this Mortgage. If the borrower does not do so, the Lender shall have all rights given to mortgage lenders by law and under this Mortgage, for example:

- (a) To enter and take possession of the Property in a lawful way and manage the Property;
- (b) To ask a court to appoint a receiver of rents of the Property. The Borrower consents to the appointment of a receiver;
- (c) To start a court action known as foreclosure to take away all of the Borrower's rights in the Property and to have the Property sold. A foreclosure sale is a court-ordered sale of the Property. The proceeds of the sale are used to pay the entire unpaid principal and interest due under the Note and this Mortgage, plus all costs allowed by law;
- (d) The court-ordered sale of the Property in the foreclosure action may not bring in enough money to pay the entire amount due under the Note and this Mortgage plus costs. The Lender may then sue the Borrower under the Note for the difference. The Lender reserves any rights given by law to sue under the Note before beginning a foreclosure action under this Mortgage.

10. **NOTICES** - Every notice concerning this Mortgage will be in writing and personally delivered or sent by certified mail, return receipt requested, to my address.

11. **LIABILITY OF ALL BORROWERS** - Each Borrower who signed this Mortgage, their heirs and executors, is legally liable to do all acts called for by the terms of the Note and Mortgage. Legal action can be taken by the Lender against any one or more of the Borrowers.

**I ACKNOWLEDGE RECEIPT OF A TRUE COPY OF THIS MORTGAGE.**

Jinda M. Marmore  
Witness

Margaret J. Schemelia (L.S.)  
(Margaret Schemelia)

\_\_\_\_\_  
( ) (L.S.)

\_\_\_\_\_  
( ) (L.S.)

(STATE OF New Jersey)

SS.:

COUNTY OF ( Gloucester)

On January 24, 2011, Margaret Schemelia, personally appeared before me and acknowledge under oath that she personally signed, sealed and delivered this instrument as her act and deed.

Danielle M. Campbell  
Signature

Danielle M. Campbell  
Notary Public of New Jersey  
(Print Name & Title)  
My Commission Expires November 24, 2013



# Deed

CHARGE & RETURN  
Congress Title Corp  
P.O. Box 5479  
Barclay Pavilion - F&C  
Cherry Hill, NJ 08034

This Deed is made on March 11, 2005  
BETWEEN STEPHEN B. HEISTER, JR. and PAMELA J. HEISTER, his wife

whose post office address is

referred to as the Grantor,  
AND MARGARET SCHEMELIA

whose post office address is 808 Mercer Street, Gloucester City, New Jersey 08030

referred to as the Grantee.

The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

1. **Transfer of Ownership.** The Grantor grants and conveys (transfers ownership of) the property (called the "Property") described below to the Grantee. This transfer is made for the sum of \$135,000.00

The Grantor acknowledges receipt of this money.

2. **Tax Map Reference.** (N.J.S.A. 46:15-1.1) Municipality of Gloucester City  
Block No. 183 Lot No. 5 Qualifier No. Account No.  
☐ No lot and block or account number is available on the date of this Deed. (Check Box if Applicable.)

3. **Property.** The Property consists of the land and all the buildings and structures on the land in the City of Gloucester City  
County of Camden and State of New Jersey. The legal description is:

☐ Please see attached Legal Description annexed hereto and made a part hereof. (Check Box if Applicable.)

BEGINNING in the Southerly line of Mercer Street, 360 feet West from the South-westerly corner of Mercer and Brown Streets; thence

(1) Southwardly parallel with Brown Street, 130 feet; thence

(2) Westwardly at right angles to Brown Street, 40 feet; thence

(3) Northwardly parallel with Brown Street, 130 feet to the Southerly line of Mercer Street; thence

(4) Eastwardly along the Southerly line of Mercer Street, 40 feet to place of BEGINNING.

BEING Lots Nos. 394 and 395, Block 183, on plan of property of Davis S. Brown, deceased, Gloucester City, New Jersey, filed and being known as No. 808 Mercer Street.

BEING the same land and premises which became vested in Stephen B. Heister, Jr. by Deed from Lois D. Heister, individually and as Executrix of the Estate of Harold Stetser, deceased, dated August 20, 1998 and recorded November 19, 1998 in Deed Book 4983, page 677.

Prepared by: (print signer's name below signature)

WILLIAM D. DILKS, ESQUIRE

(For Recorder's Use Only)

CAMDEN COUNTY, NJ  
JAMES BEACH, COUNTY CLERK  
DEED-OR BOOK 07763 PG 1337  
RECORDED 03/17/2005/ 13:48:51  
FILE # 2005029526  
RECEIPT#: 214487; RECORDED BY: ann  
RECORDING FEES 60.00  
MARGINAL NOTATION 0.00  
TOTAL TAX 540.00

ALL-STATE LEGAL®  
A Division of ALL-STATE International, Inc.

103 - Deed - Bargain and Sale  
Cov. to Grantor's Act - Ind. to Ind. or Corp.  
Plain Language Rev. 7/01 P2/04

Book7763/Page1337

Book9369/Page85

Rec'd 75051063 (P1) ML